

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RICHARD J CRYSTAL
DEBBIE L CRYSTAL
Debtor(s)

Case No. 08-06882

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/24/2012, 04/05/2013.
- 5) The case was completed on 05/07/2013.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$53,000.00.
- 10) Amount of unsecured claims discharged without payment: \$149,582.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$64,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$64,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,131.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,931.10

Attorney fees paid and disclosed by debtor: \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK USA	Unsecured	623.00	623.38	623.38	36.86	0.00
CITIBANK	Unsecured	14,150.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	366.00	NA	NA	0.00	0.00
CREDIT UNION 1	Unsecured	6,758.00	6,915.28	6,915.28	408.96	0.00
CREDIT UNION 1	Unsecured	10,272.00	10,726.35	10,726.35	634.34	0.00
DISCOVER BANK	Unsecured	9,705.00	10,344.47	10,344.47	611.76	0.00
DISCOVER BANK	Unsecured	11,220.00	11,925.19	11,925.19	705.24	0.00
EAST BAY FUNDING	Unsecured	845.00	858.60	858.60	50.77	0.00
EAST BAY FUNDING	Unsecured	3,168.00	6,761.72	6,761.72	399.88	0.00
EAST BAY FUNDING	Unsecured	200.00	462.47	462.47	27.35	0.00
EAST BAY FUNDING	Unsecured	8,821.00	7,382.43	7,382.43	436.59	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,200.00	18,303.50	18,303.50	1,082.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	401.00	401.86	401.86	23.76	0.00
GENE GOODWILL INC	Unsecured	27,000.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	478.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	1,500.00	553.10	553.10	32.70	0.00
ILLINOIS DEPT OF REVENUE	Priority	5,330.00	5,463.60	5,463.60	5,463.60	0.00
INTERNAL REVENUE SERVICE	Priority	26,200.00	37,418.42	37,418.42	37,418.42	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,889.56	1,889.56	111.75	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,672.00	1,671.60	1,671.60	98.84	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	333.00	332.95	332.95	19.69	0.00
LATHROP & GAGE	Unsecured	2,519.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	1,500.00	NA	NA	0.00	0.00
PADDOCK PUBLICATIONS	Unsecured	62.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,892.00	4,892.40	4,892.40	289.33	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,122.00	10,122.76	10,122.76	598.64	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RETAIL SERVICES/HRS	Unsecured	800.00	NA	NA	0.00	0.00
RMCB	Unsecured	16.00	NA	NA	0.00	0.00
RMCB	Unsecured	100.00	NA	NA	0.00	0.00
SAMS CLUB	Unsecured	580.00	NA	NA	0.00	0.00
US BANK	Unsecured	13,687.00	14,255.73	14,255.73	843.06	0.00
US BANK NA	Secured	9,575.00	9,574.91	9,574.91	9,574.91	0.00
US BANK NA	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$9,574.91	\$9,574.91	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,574.91	\$9,574.91	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$42,882.02	\$42,882.02	\$0.00
TOTAL PRIORITY:	\$42,882.02	\$42,882.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$108,423.35	\$6,411.97	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,931.10</u>
Disbursements to Creditors	<u>\$58,868.90</u>
TOTAL DISBURSEMENTS :	<u>\$64,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.